



IPW!

PATENT
Customer Number 22,852
Attorney Docket No. 05793.3051-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Joseph D. LILLY et al.) Group Art Unit: 3628
Application No.: 09/780,468) Examiner: N. B. Nguyen
Filed: February 12, 2001) Confirmation No. 6389
For: SYSTEM AND METHOD FOR)
PROVIDING EXTRA LINES OF CREDIT)

Mail Stop Amendment

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REQUEST FOR RECONSIDERATION

In reply to the Office Action mailed October 14, 2005, Applicants respond
as follows:

Remarks/Arguments begin on page 2 of this paper.